IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Binder et al.

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For : SYSTEM AND METHOD FOR CONDUCTING OFF-LINE AND ON-LINE PRE-AUTHORIZED PAYMENT TRANSACTIONS

POWER OF ATTORNEY

As a named assignee, I hereby appoint the practitioners at Customer Number **21003** of the firm of BAKER BOTTS L.L.P., with offices at 30 Rockefeller Plaza, New York, New York 10112, as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

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